

DIRECT DEPOSIT
Questions and Answers

QUESTIONS and ANSWERS about Direct Deposit - Over the last several months, many questions have arisen in regards to Direct Deposit and how to handle certain situations. Hopefully, this will answer many of these questions and provide directions on how to resolve certain situations.

- A. Direct Deposits, Direct Payment Card nor Checks will be in a vendor's account by the first working day of the month.**
- Our guarantee is to ALWAYS have Adoption Supplements post to the Direct Deposit/Direct Payment Cards by the 10th. If the 10th of the month falls on a weekend or holiday, the direct deposit will be made the next business day
 - There is no change with the processing of payments for Foster Care invoices, you have your 5 day turnaround time (If you receive the invoices prior to the first of the month, then the 5 day turnaround starts on the 1st working day of the month), and then there is still the 3 day direct deposit cycle.
 - Paper Checks should be mailed the DAY BEFORE DIRECT DEPOSIT/DIRECT PAYMENT CARD PAYMENTS are to post in order to avoid those people still on paper checks getting their funds before those on Direct Deposit or else everyone will be sending forms in to go back to paper checks.
- B. Is Direct Deposit mandatory?**
NO
- C. We MUST have a VOIDED CHECK or a letter from the bank with their account information, DO NOT ACCEPT DEPOSIT SLIPS they do not always have the correct routing number. You can use a deposit slip for a Savings Account ONLY.**
- D. It is NO LONGER MANDATORY that the vendor provide an email address in order to provide them notification of payments. The email will provide them with a detailed analysis of their payments and when the payment will post to their account. If the vendor chooses not to provide an email address, any questions in regards to payments must be directed back to their appropriate county's caseworker.**
- E. If they have more than one vendor number in the SMILE accounting software system, which we are finding a great deal of, we are adding all of the Direct Deposit information to all accounts so that their funds will process correctly. HOWEVER, Direct Payment Cards can only be attached to a vendor's SSN/EIN# so it will only attach to one vendor number, and so the other vendor number will continue to be a paper check.**
- F. Is it necessary for the family to complete multiple forms if they realize they have several different vendor numbers or receive the forms several times?**
NO one set is sufficient.

G. Due to time constraints, we have not been able to update the address changes that we are finding in both SHINES and SMILE, so as your staff find addresses that are different, please DO NOT ASSUME that we have entered it incorrectly, please send an email for us to check the paper form sent in. We are requiring paper documents on all changes in order to have a paper trail if needed. Once things level off, I will be asking SMI to provide a list of vendors and their addresses in SMILE against SHINES so that we can get them updated in both systems

H. Due to the amount of time it takes to get the Direct Payment cards to the vendors, it has been recommended that we do not issue those cards except between the 10th through the 25th of the month in order to allow for sufficient mailing time

I. The GA DFCS Prepaid Card is a reloadable, prepaid card issued by The Bancorp Bank. The card is loaded with DFCS payments and provides our vendors with a secure and cost-effective alternative to carrying cash and paying check cashing fees. It gives the convenience of a Visa Prepaid Card, but it is not a credit card.

NOTE: Initially, we were issuing the Direct Payment Cards in the HUSBAND'S name if both were on the account, but that has not been a good decision, so the new form has a line to indicate whose name is to be on the card. IF A CARD HAS BEEN ISSUED IN THE WRONG PERSON'S NAME OR WE HAVE THE WRONG SSN ON THE REGISTRATION, THIS CAN BE UPDATED IN OUR SYSTEM AND A NEW CARD ISSUED TO THE FAMILY AT NO COST TO THEM.

J. If the vendors are having difficulty activating the cards, it is due to a couple of issues, one being that sometimes the SSN in the system is the other family member's, or it is in the wrong person's name.

K. Vendors who use Direct Payment Cards and have lost their card, must call the Customer Service number 1-866-399-1704 to request replacement. Please see the fee schedule for associated cost.

L. Systems & Methods Inc. is the Direct Payment Card provider and they will not speak to anyone other than who the card is made payable to, the number for them to call is 1-866-399-1704.

M. Each night SMI sends a PRE-NOTE file to the banks validating account number and routing number in order to avoid having funds returned from the banks. In the event any funds do reject, a file is sent daily to Karen Hardy and Jeanne Story so that corrections to the account information can be made. SMI has been instructed to IMMEDIATELY return the funds to the issuing region and notify you by email so that you know to go ahead and process a replacement PAPER check. Dave has agreed that in these situations some payments may have to be made directly in SMILE instead of SHINES, but he said that as long as you send an email making the request for this reason, he will approve it

N. Will this process ever be turned over to the individual regions?

Not at this time. Due to the duplicate vendors that are being found we need this handled in one area as this allows us an opportunity to work on cleansing the duplicate vendors from the system

O. Please see the attached fees schedule for charges related to the Direct Payment Card.

NOTES:

Direct Deposit for Restricted Funds Expenditures

If you still issue payments using Restricted Fund Checks, please be sure and update the DD indicator on the Child Welfare Module, General Ledger Module or the Purchase Order Module to “N” for Direct Deposit.

All re-rates for vendors that are Direct Deposit or Direct Payment Card should be marked as a “N” so that unnecessary data will not be sent to the family and they think they are receiving a payment.

Address changes and adding a vendor for a Direct Payment Card cannot occur on the same day. The direct deposit information is pulled around 5:00pm everyday and the address updates are not done until after 7:30pm, so a card that needs to go to a new address will be missed due to timing.

There have been cases where checks have still been issued even though the SMILE screens show a “D” or “Y”. What we normally find is that the STATEWIDE database has been updated to a “N” due to something kicking back from the banks.

There have also been instances where Region 1/3 was waiting on follow up information from the vendor and when they got the information and loaded it, they forgot to change the “N” back to a “Y” or “D”.

If you have a vendor who contacts you who feels that they should have received a Direct Deposit or Direct Payment Card, ask them a couple of questions as follows. If you are unable to help them, refer them to Jeanne Story at 706-624-1192.

- **Did you include an email address on your DD form**
- **Did you attach a copy of a check**